

Certificate Number: 05781-PAW-DE-034062443

Bankruptcy Case Number: 15-20277



05781-PAW-DE-034062443

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 7, 2020, at 1:42 o'clock PM PST, Raymond Jacobs Jr completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 7, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President